IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

 Application Serial No.
 10/085,497

 Filling Date
 February 26, 2002

 Inventors
 Tschiege et al.

 Group Art Unit
 2169

 Confirmation No.
 86599

 Examiner
 Robinson, Greta Lee

 Attorney's Docket No.
 FS1-0003US

 Title: RISK MANAGEMENT INFORMATION INTERFACE SYSTEM AND ASSOCIATED

 METHODS

RESPONSE TO FINAL OFFICE ACTION DATED OCTOBER 27, 2008

To: Commissioner for Patents and Trademarks

P.O. Box 1450

Alexandria, VA 22313-1450

From: Tim R. Wyckoff (206.315.4001)

Customer No. 29150 Lee & Haves PLLC

601 W. Riverside Ave, Suite 1400

Spokane, WA 99201

Sir:

This communication is responsive to the Office Action dated October 27, 2008, for which a three-month shortened statutory period for response is set for January 27, 2009. Please amend the above-captioned application as follows.

Fees will be paid by credit card through the EFS Web; however the Commissioner is hereby authorized to charge any deficiency of fees and credit any overpayments to Deposit Account Number 12-0769.